

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Telana Virata
Debtor(s)

Case No. 20-00204-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 08, 2020

User: AutoDocket
Form ID: tele341

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2020:

Recip ID	Recipient Name and Address
db	+ Telana Virata, 1080 Nugent Way, York, PA 17402-7645
5292581	Acadia Recovery, PO Box 70256, Philadelphia, PA 19176-0256
5292584	Accounts Receivable Mgt, PO Box 8630, Richmond, VA 23226-0630
5292585	Advanced Eye Specialist, 2915 E. Prospect Road, York, PA 17402-9501
5292586	+ Allergy and Asthma Consultants, 1620 S. Queen Street, York, PA 17403-4637
5292589	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5292590	Best Buy Credit Servies, PO Box 78009, Phoenix, AZ 85062-8009
5292596	+ Credit Bureau of York, 33 S. duke Street, York, PA 17401-1485
5292597	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5292598	EMP of York, PO Box 636884, Cincinnati, OH 45263-6884
5292599	#+ Escallate, 5200 Stoneham Road, North Canton, OH 44720-1584
5292600	+ Estate Info Services LLC, EIS Collections, PO Box 1703, Reynoldsburg, OH 43068-8703
5311974	+ FREEDOM MORTGAGE CORPORATION, Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5292601	Freedom Mortgage, 10500 Kincaid Drive, Suite 300, Cleveland, OH 44101-6486
5292602	+ Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
5292603	+ Freedom Mortgage Corp, 10500 Kincaid Dr, Fishers, IN 46037-9764
5292604	+ Griest Himes Herrold Reynosa LLP, 129 E. Market Street, York, PA 17401-1221
5292606	Johns Hopkins, PO Box 64896, Baltimore, MD 21264-4896
5292607	LabCorp, PO box 2240, Burlington, NC 27216-2240
5292610	+ Lilla's Bridal, 3416 E. Market Street, York, PA 17402-2621
5292611	+ Medical Data Systems Inc, Mds, 2001 9th Ave Ste 312, Vero beach, FL 32960-6413
5292612	+ Medical Data Systems Inc, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
5292613	+ Medical Revenue Service, 645 Walnut Street, Ste 5, Gadsden, AL 35901-4173
5310207	+ Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113, USA 55113-0011
5303034	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
5292617	NCC, PO Box 9156, Alexandria, VA 22304-0156
5292618	Patient First, PO Bx 758941, Baltimore, MD 21275-8941
5292619	+ Physicians Billing Services, 2600 Eastern Blvd, 204, York, PA 17402-2916
5292620	+ Recievables Mngt / Patient First, PO Box 8630, Richmond, VA 23226-0630
5292621	Sheri Cover, Esquire, 25 N. Duke Street, Suite 208, York, PA 17401-1800
5292628	+ The Lending Club, 71 Stevenson Street, San Francisco, CA 94105-2934
5292629	+ Tim Baker, 3110 E. Market Street, York, PA 17402-2512
5294835	+ U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3325
5292630	Vital REcovery Services, PO Box 923748, Norcross, GA 30010-3748
5292631	+ Wellspan Health, 1001 S. George Street, York, PA 17403-3676
5292633	+ York Adams Tax Claim Bureau, PO BOX 15627, York, PA 17405-0156
5292634	+ York Hospital, 1001 S. George Street, York, PA 17403-3645

TOTAL: 37

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID cr	Notice Type: Email Address	Date/Time	Recipient Name and Address
	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 08 2020 19:37:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5292587	Email/Text: bkrpt@retrievalmasters.com	Dec 08 2020 19:16:00	AMCA Collection Agency, 4 Westchestser Plaza, Bldg 4, Elmford, NY 10523-1615
5292582	+ Email/Text: bankruptcy@rentacenter.com	Dec 08 2020 19:16:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837
5292583	+ Email/Text: bankruptcy@rentacenter.com	Dec 08 2020 19:16:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-5837
5292588	+ Email/Text: bkrpt@retrievalmasters.com	Dec 08 2020 19:16:00	American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
5316064	Email/PDF: resurgentbknotifications@resurgent.com	Dec 08 2020 19:37:40	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5292595	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 08 2020 19:37:37	Capital One, 15000 Capital One Dr, Richmond, VA 23238
5292591	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 08 2020 19:37:57	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5292592	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 08 2020 19:37:57	Capital One, Attn: General Correspondence/Bank, Po Box 30285, Salt Lake City, UT 84130-0285
5292594	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 08 2020 19:37:57	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5292593	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 08 2020 19:37:57	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
5292605	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 08 2020 19:16:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
5316066	Email/PDF: resurgentbknotifications@resurgent.com	Dec 08 2020 19:37:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5292608	+ Email/Text: bk@lendingclub.com	Dec 08 2020 19:16:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
5292615	+ Email/Text: M74banko@daimler.com	Dec 08 2020 19:16:00	Mercedes Benz Financia, P.o. Box 961, Roanoke, TX 76262-0961
5292616	+ Email/Text: Bankruptcies@nragroup.com	Dec 08 2020 19:16:00	National Recovery Agency, 2491 Paxton Stret, Harrisburg, PA 17111-1036
5302898	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 08 2020 19:37:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5299666	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 08 2020 19:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5292623	+ Email/PDF: gecsed@recoverycorp.com	Dec 08 2020 19:37:55	Syncb/hhgreg, Po Box 965036, Orlando, FL 32896-5036
5292622	+ Email/PDF: gecsed@recoverycorp.com	Dec 08 2020 19:37:55	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5293158	+ Email/PDF: gecsed@recoverycorp.com	Dec 08 2020 19:37:55	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5292624	+ Email/PDF: gecsed@recoverycorp.com	Dec 08 2020 19:37:55	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5292625	+ Email/PDF: gecsed@recoverycorp.com	Dec 08 2020 19:37:55	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005

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5292626	+ Email/PDF: gecsedl@recoverycorp.com	Dec 08 2020 19:37:35	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5292627	Email/PDF: gecsedl@recoverycorp.com	Dec 08 2020 19:37:35	Synchrony Bank/Walmart, Po Box 965024, El Paso, TX 79998
5292632	+ Email/Text: kcm@yatb.com	Dec 08 2020 19:15:00	York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
5292609	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
5307453	*	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
5315685	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5292614	##+	Memorial Hospital, 325 South Belmont Street, York, PA 17403-2608

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Dawn Marie Cutaia	on behalf of Debtor 1 Telana Virata dmcutaia@gmail.com cutaialawecf@gmail.com;r46159@notify.bestcase.com;julie.freshstartnyork@gmail.com
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation mario.hanyon@brockandscott.com wbecf@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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William E. Craig

on behalf of Creditor Mercedes-Benz Financial Services USA LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 9

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE
MIDDLE DISTRICT OF PENNSYLVANIA**

The U.S. Trustee Program has extended the requirement that section 341 meetings be conducted by telephone or video appearance to all cases filed during the period of the President's "Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak" issued March 13, 2020, and ending on the date that is 60 days after such declaration terminates. However, the U.S. Trustee may approve a request by a trustee in a particular case to continue the section 341 meeting to an in-person meeting in a manner that complies with local public health guidance, if the U.S. Trustee determines that an in-person examination of the debtor is required to ensure the completeness of the meeting or the protection of estate property. This policy may be revised at the discretion of the Director of the United States Trustee Program.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

tele341(03/20)